

**Exhibit K**

United States Bankruptcy Court						Voluntary Petition AMENDED			
Name of Debtor (if individual, enter Last, First, Middle): <b>ANIEL, FERMIN SOLIS</b>					Name of Joint Debtor (Spouse) (Last, First, Middle): <b>ANIEL ERLINDA ABIBAS</b>				
All Other Names Used by the Debtor in the last 8 years (include married, maiden, and trade names):					All Other Names Used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): ERLINDA JOSE ABIBAS				
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 3120					Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 2668				
Street Address of Debtor (No. and Street, City, and State): 75 TOBIN CLARK DRIVE  HILLSBOROUGH, CA 94010					Street Address of Joint Debtor (No. and Street, City, and State): 75 TOBIN CLARK DRIVE  HILLSBOROUGH, CA 94010				
County of Residence or of the Principal Place of Business: UNITED STATES					County of Residence or of the Principal Place of Business: UNITED STATES				
Mailing Address of Debtor (if different from street address): 75 TOBIN CLARK DRIVE HILLSBOROUGH, CA 94010					Mailing Address of Joint Debtor (if different from street address): 75 TOBIN CLARK DRIVE HILLSBOROUGH, CA 94010				
Location of Principal Assets of Business Debtor (if different from street address above):									
<b>Type of Debtor</b> (Form of Organization) (Check one box.)  <input checked="" type="checkbox"/> Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)			<b>Nature of Business</b> (Check one box.)  <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other			<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box)  <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 15 Petition for <input type="checkbox"/> Chapter 9      Recognition of a Foreign <input checked="" type="checkbox"/> Chapter 11      Main Proceeding <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 15 Petition for <input type="checkbox"/> Chapter 13      Recognition of a Foreign Nonmain Proceeding			
<b>Tax-Exempt Entity</b> (Check box, if applicable.)  <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).			<b>Nature of Debts</b> (Check one box.)  <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or house- hold purpose." <input type="checkbox"/> Debts are primarily business debts.						
<b>Filing Fee</b> (Check one box.)  <input checked="" type="checkbox"/> Full Filing Fee attached  <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  <input type="checkbox"/> Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.					<b>Chapter 11 Debtors</b>  <b>Check one box:</b> <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D) <input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D)  <b>Check if:</b> <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owned to insiders or affiliates) are less than \$2,190,000. ----- <b>Check all applicable boxes:</b> <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).				
<b>Statistical/Administrative Information</b> <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.									<b>THIS SPACE IS FOR COURT USE ONLY</b>
<b>Estimated Number of Creditors</b> <input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> Over 100,000									
<b>Estimated Assets</b> <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion									
<b>Estimated Liabilities</b> <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion									

<b>Voluntary Petition</b> (This page must be completed and filed in every case)		Name of Debtor(s): ANIEL, FERMIN & ERLINDA	
<b>All Prior Bankruptcy Case Filed Within Last 8 Years (If more than two, attach additional sheet.)</b>			
Location Where Filed:	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
<b>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet.)</b>			
Name of Debtor:	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
<div style="text-align: center;"><b>Exhibit A</b></div> (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		<div style="text-align: center;"><b>Exhibit B</b></div> (To be completed if debtor is an individual whose debts are primarily consumer debts.)  I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. § 342(b).  <div style="display: flex; justify-content: space-between;"> <div> X    /s/ Sydney Jay Hall  Sydney Jay Hall </div> <div style="text-align: right;"> March 3, 2009  Date </div> </div>	
<div style="text-align: center;"><b>Exhibit C</b></div> Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No			
<div style="text-align: center;"><b>Exhibit D</b></div> (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: <input type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.			
<div style="text-align: center;"><b>Information Regarding the Debtor - Venue</b></div> <div style="text-align: center;">(Check any applicable box.)</div> <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.  <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.  <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
<div style="text-align: center;"><b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b></div> <div style="text-align: center;">(Check all applicable boxes.)</div> <input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)  <div style="text-align: right; margin-right: 100px;"> _____  (Name of landlord that obtained judgment) </div> <div style="text-align: right; margin-right: 100px;"> _____  (Address of landlord) </div>  <input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgement for possession was entered, and  <input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.  <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).			

<b>Voluntary Petition</b> (This page must be completed and filed in every case)	Name of Debtor(s): ANIEL, FERMIN & ERLINDA
<b>Signatures</b>	
<p style="text-align: center;"><b>Signature(s) of Debtor(s) (Individual/Joint)</b></p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct.</p> <p>[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.</p> <p>[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by § 342(b) of the Bankruptcy Code.</p> <p>I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X <u>/s/ Fermin A. Aniel</u>                  Signature of Debtor</p> <p>X <u>/s/ Erlinda Aniel</u>                  Signature of Joint Debtor</p> <p>_____                  Telephone Number (If not represented by attorney)</p> <p><u>March 3, 2009</u>                  Date</p>	<p style="text-align: center;"><b>Signature of a Foreign Representative</b></p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.</p> <p>(Check only one box.)</p> <p><input type="checkbox"/> I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by § 1515 of title 11 are attached.</p> <p><input type="checkbox"/> Pursuant to § 1511 of title 11, United States Code, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.</p> <p>X _____                  (Signature of Foreign Representative)</p> <p>_____                  (Printed Name of Foreign Representative)</p> <p>_____                  Date</p>
<p style="text-align: center;"><b>Signature of Attorney*</b></p> <p>X _____  <u>/S/ SYDNEY JAY HALL</u>                  SYDNEY JAY HALL, Esq.                  Printed Name of Attorney for Debtor(s)                  LAW OFFICE OF SYDNEY JAY HALL                  Firm Name                  1308 BAYSHORE HIGHWAY, SUITE 220                  Address                  BURLINGAME, CA 94010                  _____                  (650) 3421830                  Telephone Number  <u>March 3, 2009</u>                  Date</p> <p><small>* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.</small></p>	<p style="text-align: center;"><b>Signature of Non-Attorney Bankruptcy Petition Preparer</b></p> <p>I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notice and information required under 11 U.S.C. 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.</p> <p>_____                  Printed Name and title, if any, of Bankruptcy Petition Preparer</p> <p>_____                  Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)</p> <p>_____                  Address</p> <p>_____                  _____</p> <p>X _____                  _____</p> <p>_____                  Date</p> <p>Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.</p> <p>Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.</p> <p>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p> <p>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.</p>
<p style="text-align: center;"><b>Signature of Debtor (Corporation/Partnership)</b></p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.</p> <p>The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>_____                  Signature of Authorized Individual</p> <p>_____                  Printed Name of Authorized Individual</p> <p>_____                  Title of Authorized Individual</p> <p>_____                  Date</p>	

[If debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11 of the Bankruptcy Code, this Exhibit "A" shall be completed and attached to the petition.]

## EXHIBIT "A" TO VOLUNTARY PETITION

1. If any of the debtor's securities are registered under Section 12 of the Securities Exchange Act of 1934, the SEC file number is .

2. The following financial data is the latest available information and refers to the debtor's condition on .

a. Total assets \$ \_\_\_\_\_

b. Total debts (including debts listed in 2.c., below) \$ \_\_\_\_\_

c. Debt securities held by more than 500 holders. Approximate  
number of  
holders

<input type="checkbox"/> Secured	<input type="checkbox"/> Unsecured	<input type="checkbox"/> Subordinated	\$ _____	_____
<input type="checkbox"/> Secured	<input type="checkbox"/> Unsecured	<input type="checkbox"/> Subordinated	\$ _____	_____
<input type="checkbox"/> Secured	<input type="checkbox"/> Unsecured	<input type="checkbox"/> Subordinated	\$ _____	_____
<input type="checkbox"/> Secured	<input type="checkbox"/> Unsecured	<input type="checkbox"/> Subordinated	\$ _____	_____
<input type="checkbox"/> Secured	<input type="checkbox"/> Unsecured	<input type="checkbox"/> Subordinated	\$ _____	_____

d. Number of shares of preferred stock \_\_\_\_\_

e. Number of shares of common stock \_\_\_\_\_

Comments, if any:

3. Brief description of debtor's business:

4. List the names of any person who directly or indirectly owns, controls, or holds, with power to vote, 5% or more of the voting securities of debtor:

## UNITED STATES BANKRUPTCY COURT

In Re:                     ANIEL, FERMIN & ERLINDA                     Case No.                     09-30452                      
**Debtor** (if known)  
Chapter                     11                    

### AMENDED SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	2	\$8,020,000.00		
B - Personal Property	Yes	5	\$133,799.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	3		\$8,760,000.00	
E - Creditors Holding Unsecured Priority Claims	Yes	2			
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		\$242,882.25	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			20,333.07
J - Current Expenditures of Individual Debtor(s)	Yes	1			14,258.00
TOTAL		22	\$8,153,799.00	\$9,002,882.25	

## UNITED STATES BANKRUPTCY COURT

In Re: ANIEL, FERMIN & ERLINDA  
**Debtor**

Case No. 09-30452  
(if known)

Chapter 11

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)(whether disputed or undisputed)	
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	
Student Loan Obligations (from Schedule F)	
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	
<b>TOTAL</b>	

**State the following:**

Average Income (from Schedule I, Line 16)	20,333.07
Average Expenses (from Schedule J, Line 18)	14,258.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" COLUMN		\$1,424,006.25
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.		
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column.		
4. Total from Schedule F		\$242,882.25
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$1666888.50

**DECLARATION CONCERNING DEBTOR(S) SCHEDULES**

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of sheets (total shown on summary page plus 2), and that they are true and correct to the best of my knowledge, information, and belief.

March 3, 2009

/s/ Fermin A. Aniel

Date

Signature of Debtor

March 3, 2009

/s/ Erlinda Aniel

Date

Signature of Joint Debtor

\* \* \* \* \*

**DECLARATION AND SIGNATURE OF BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required under that section; and (4) I will not accept any additional money or other property from the debtor before the filing fee is paid in full.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer

Social-Security No. (Required by 11 U.S.C. § 110.)

*If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social-security number of the officer, principal, responsible person or partner who signs this document.*

Address

X

Signature of Bankruptcy Petition Preparer

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

*If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provisions of Title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.*

\* \* \* \* \*

**DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP**

I, \_\_\_\_\_ named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary of schedules, consisting of sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

Date

Signature of Authorized Individual

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

In Re: ANIEL, FERMIN & ERLINDA Pg 9 of 48 Case No. 09-30452  
**Debtor** (if known)

## AMENDED SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint or Community". If the debtor holds no interest in real property, write "None" under "Description and Location of Property".

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim".

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property Without Deducting Any Secured Claim or Exemption	Amount of Secured Claim
75 TOBIN CLARK DRIVE HILLSBOROUGH, CA 94010	Fee simple	C	2,550,000.00	\$2,550,000.00
833 CLEARFIELD DRIVE MILLBRAE, CA 94030	Fee simple	H	1,200,000.00	\$1,599,366.00
1061 SYCAMORE D RIVE MILLBRAE, CA 94030	Fee simple	J	1,070,000.00	\$1,219,000.00
3 FAIRMONT DRIVE DALY CITY, CA 94015	Fee simple	J	650,000.00	\$713,996.36

In Re: ANIEL, FERMIN &amp; ERLINDA

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Case No.

09-30452

**Debtor**

(if known)

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property Without Deducting Any Secured Claim or Exemption	Amount of Secured Claim
418 PERSIA AVE. SAN FRANCISCO, CA 94112	Fee simple	C	510,000.00	\$772,000.00
1881 EARL AVENUE SAN BRUNO, CA 94066	Fee simple	C	740,000.00	\$900,000.00
801 FOOTHILL DRIVE SAN MATEO CA 94022	Fee simple	C	1,300,000.00	\$1,350,000.00
	Fee simple			
	Fee simple			
	Fee simple			
	Fee simple			
	Fee simple			
	Fee simple			
Total			\$8,020,000.00	

In Re: ANIEL, FERMIN & ERLINDA Case No. 09-30452  
**Debtor** (if known)

**AMENDED**  
**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None". If additional space is needed in any category, attach a separate sheet properly identified with the same case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint or Community". If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state the person's name and address under "Description and Location of Property".  
 If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property Without Deducting Any Secured Claim or Exemption
1. Cash on hand.	X			
2. Checking, savings or other financial accounts, CD's, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses or cooperatives.		CITIBANK CHECKING [REDACTED] 0141 CITIBANK CHECKING CITIBANK SAVINGS	C	\$549.00 \$450.00 \$1,300.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		FURNITURES, COMPUTER, RUGS & FURNISHINGS, PIANO	C	\$10,000.00

In Re: ANIEL, FERMIN &amp; ERLINDA

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Case No.

09-30452

Debtor

(if known)

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property Without Deducting Any Secured Claim or Exemption
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.	X			
7. Furs and jewelry.		WATCH AND JEWELRY	C	\$10,000.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X		C	
10. Annuities. Itemize and name each issuer.	X		C	
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars.	X			
12. Interest in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		THRIFT & SAVINGS PLAN	I	\$30,000.00
		FEDERAL RETIREMENT USPS		\$63,000.00

In Re: ANIEL, FERMIN &amp; ERLINDA

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Case No.

09-30452

**Debtor**

(if known)

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property Without Deducting Any Secured Claim or Exemption
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.		SAVINGS BOND	C	\$1,500.00
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in real estate of a decedent, death benefit plan, life insurance policy, or trust.	X			

In Re: ANIEL, FERMIN &amp; ERLINDA

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Case No.

09-30452

**Debtor**

(if known)

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property Without Deducting Any Secured Claim or Exemption
21. Other contingent or unliquidated claims of every nature, including tax refunds, counter-claims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		LEXUS 1999 RX300 MERCEDES 2003 ML500	C	\$7,000.00 \$10,000.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			

In Re: ANIEL, FERMIN &amp; ERLINDA

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Case No.

09-30452

**Debtor**

(if known)

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property Without Deducting Any Secured Claim or Exemption
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
Total				\$88,299.00

In Re: ANIEL, FERMIN & ERLINDA Pg 16 of 48 Case No. 09-30452

**Debtor**

(if known)

**AMENDED  
SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under:  
(Check one box)

☒ Check if debtor claims a homestead exemption that exceeds \$136,875.

- ☒ 11 U.S.C. § 522(b)(2)  
☐ 11 U.S.C. § 522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption

In Re: ANIEL, FERMIN &amp; ERLINDA

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Case No.

09-30452

Debtor

(if known)

## AMENDED

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including Zip Code	Codebtor Husband, Wife, Joint, or Community	Date Claim was Incurred, Nature of Lien, and Description and Value of Property Subject to Lien	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
8492 GMAC 3451 HAMMOND AVE. WATERLO, IA 59704	C	JUNE 4,2007 DEED OF TRUST (1ST LIEN)  VALUE \$ 2,550,000.00	X	X	X	2,000,000.00	63,840.37
8492 WASHINGTON MUTUAL PO BOX 78065 PHOENIX, ARIZONA 85062-8065	H	JUNE 4, 2007 HELOC  VALUE \$	X	X	X	500,000.00	10,663.10
Account Number: 0531 AURORA LOAN SERVICES 2617 COLLEGE PARK DRIVE NE, 69363-1706	H	NOVEMBER 23, 2005 DEED OF TRUST (1ST LIEN)  VALUE \$	X	X	X	1,000,000.00	36,894.78
Subtotal (Total of this page)						\$3,500,000.00	\$111,398.25
Total (Use only on last page)							

(Report also on  
Summary of  
Schedules.)

(If applicable, report  
also on Statistical  
Summary of Certain  
Liabilities and Related  
Data.)

2 continuation sheets attached

In Re: ANIEL, FERMIN &amp; ERLINDA

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Case No.

09-30452

## Debtor

(if known)

Creditor's Name and Mailing Address Including Zip Code	Codebtor Husband, Wife, Joint, or Community	Date Claim was Incurred, Nature of Lien, and Description and Value of Property Subject to Lien	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
8409 INDYMAC FEDERAL BANK PO BOX 4045 KALAMAZOO, MICHIGAN 49003	C	JULY 2005 HELOC  VALUE \$	X	X	X	250,000.00	250,000.00
Account Number: PRIVATE ZENAIDA FLORES C/O PROPERTY SERVICES 1499 BALTIMORE HIWAY 126 BURLINGAME, 94010	H	DEED OF TRUST 2ND LOAN  VALUE \$ 1,200,000.00	X	X	X	247,000.00	950.00
Account Number: 1153 EMC PO BOX 619063 DALLAS, TX 75261-9063	H	OCTOBER 2006 DEED OF TRUST  VALUE \$ 1,070,000.00	X	X	X	1,000,000.00	45,000.00
Account Number: 6183 NATIONAL CITY L007180 PO BOX 94991-44101 CLEVELAND, OHIO 08981	H	FEBRUARY 2006 HELOC  VALUE \$ 170,000.00	X	X	X	180,000.00	180,000.00
Account Number: 6580 AHMSI PO BOX 631730 IRVING, TX 75063-1730	C	APRIL 2007 DEED OF TRUST 1ST LOAN  VALUE \$ 510,000.00	X	X	X	676,000.00	30,000.00
Account Number: 5390 NATIONAL CITY L007180 PO BOX 94991-44101 CLEVELAND, OHIO 08981	C	APRIL 2007 HELOC  VALUE \$ 510,000.00	X	X		75,000.00	75,000.00
Account Number: 6212 COUNTRYWIDE PO BOX 10219 VANNUYS, CA 91410-0219	C	FEBRU DEED OF TRUST  VALUE \$ 650,000.00	X	X	X	497,000.00	21,168.00
Subtotal (Total of this page)						\$2,925,000.00	\$602,118.00
Total (Use only on last page)							

(Report also on  
Summary of  
Schedules.)(If applicable, report  
also on Statistical  
Summary of Certain  
Liabilities and Related  
Data.)Sheet no. 1 of 2 continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

In Re: ANIEL, FERMIN &amp; ERLINDA

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Case No.

09-30452

## Debtor

(if known)

Creditor's Name and Mailing Address Including Zip Code	Codebtor Husband, Wife, Joint, or Community	Date Claim was Incurred, Nature of Lien, and Description and Value of Property Subject to Lien	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Account Number: [REDACTED] 0505 CITIBANK PO BOX 790110 MS 504A ST. LOUIS, MO 63179-0110	C	FEBRUARY 2006 HELOC  VALUE \$ 650,000.00	X	X	X	223,000.00	223,000.00
Account Number: [REDACTED] 8053 LITTON LOAN SERVICING 4828 LOOP CENTRAL DRIVE HOUSTON, TX 77081	X J	AUGUST 9, 2 006 1ST LOAN  VALUE \$ 740,000.00	X	X	X	712,500.00	83,990.00
Account Number: UNKNOWN BANK OF AMERICA NC4-105-03-14 4161 PIEDMONT PARKWAY GREENSBOROUGH, NC 27410	X J	AUGUST 9, 2006 HELOC  VALUE \$ 740,000.00	X	X	X	142,500.00	142,500.00
Account Number: [REDACTED] 1440 GMAC 2711 NORTH HUSKELL AVE. DALLAS, TEXAS 75201	X C	MARCH 22, 2007 DEED OF TRUST 1ST LIEN  VALUE \$ 1,300,000.00	X	X	X	1,021,000.00	25,000.00
Account Number: UNKNOWN NATIONAL CITY PO BOX 856153 LOUSEVILLE, KENTUCKY 40285-6153	X C	APRIL 2, 2007 HELOC  VALUE \$	X	X	X	236,000.00	236,000.00
Account Number:							
		VALUE \$					
Account Number:							
		VALUE \$					
Subtotal (Total of this page)						\$2,335,000.00	\$710,490.00
Total (Use only on last page)						\$8,760,000.00	\$1,424,006.25

(Report also on  
Summary of  
Schedules.)(If applicable, report  
also on Statistical  
Summary of Certain  
Liabilities and Related  
Data.)Sheet no. 2 of 2 continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

In Re:

ANIEL, FERMIN &amp; ERLINDA

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Case No.

09-30452

Debtor

(if known)

## AMENDED

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entitres holding priority claims against the debtor or the property of the debtor, as of the date of the filing of this petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

In Re: ANIEL, FERMIN & ERLINDA Case No. 09-30452  
**Debtor** (if known)

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,425\* deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTR, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

0 continuation sheets attached

## AMENDED

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

Creditor's Name and Mailing Address Including Zip Code, and Account Number	Codebtor Husband, Wife, Joint, or Community	Date Claim was Incurred and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
██████ 7735 PATELCO 156 SECOND STREET SAN FRANCISCO, CA 94105	H	FEBRUARY 2004 CREDIT CARD				\$20,316.00
██████ 4210 CITIBANK PO BOX 183113 COLUMBUS, OHIO 43218-3113	H	OCTOBER 2007 CREDIT CARD				\$33,000.00
██████ 3725 BANK OF AMERICA PO BOX 15102 WILMINGTON, DE 19886-5102	H	FEBRUARY 2006 CREDIT CARD				\$32,000.00
██████ 7320 MARRIOTT REWARD -CHASE PO BOX 15123 WILMINGTON, DE 19850-5123	H	FEBRUARY 2006 CREDIT CARD				\$5,000.00

Subtotal

\$90,316.00

4 continuation sheets attached

Total

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.)

In Re: ANIEL, FERMIN &amp; ERLINDA

Case No.

09-30452

**Debtor**

(if known)

Creditor's Name and Mailing Address Including Zip Code, and Account Number	Codebtor Husband, Wife, Joint, or Community	Date Claim was Incurred and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
██████████ 7307 CHASE - UNITED MILEAGE PO BOX 15298 WILMINGTON, DE 19850-5298	H	FEBRUARY 2006 CREDIT CARD				\$10,283.00
Account Number: ██████████ 6660 NEIMAN MARCUS PO BOX 729080 TEXAS 75372-9080	H	JULY 4, 2004 CREDIT CARD				\$5,277.00
██████████ 9251 WASHINGTON MUTUAL PO BOX 660487 DALLAS, TX 75266-0487	W	JUNE 1999 CREDIT CARD				10,500.00
██████████ 1694 SEARS PO BOX 6937 THE LAKE , NEVADA 88901-6937	W	SEPTEMBER 2006 CREDIT CARD				3,300.00
██████████ 9209 BANK OF AMERICA PO BOX 15102 WILMINGTON, DE 19886-5102	W	OCTOBER 2006 CREDIT CARD				16,500.00
██████████ 7511 HOME DEPOT PO BOX 6028 THE LAKE, NV 89901-6028	W	JULY 2005 CREDIT CARD				6,400.00
██████████ 9820 MACY'S PO BOX 6938 THE LAKE, NV 88901-6938	W	MARCH 2004 CREDIT CARD				857.00
Subtotal						\$53,117.00
Total (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						

Sheet no. 1 of 4 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

In Re: ANIEL, FERMIN &amp; ERLINDA

Case No.

09-30452

**Debtor**

(if known)

Creditor's Name and Mailing Address Including Zip Code, and Account Number	Code Debtor Husband, Wife, Joint, or Community	Date Claim was Incurred and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
9028 WASHINGTON MUTUAL PO BOX 660433 DALLAS, TX 752660433	W	JUNE 2000 CREDIT CARD				4,007.25
4740 LOWE'S PO BOX 530914 ATLANTA, GA 30353-0914	W	APRIL 2003 CREDIT CARD				4,000.00
1924 BLOOMINGDALE'S VISA PO BOX 689194 DES MOINES, IA 50368-9194	W	DECEMBER 2005 CREDIT CARD				4,040.00
4781 CITICARDS PO BOX 6406 THE LAKE, NV 88901-6406	W	NOVEMBER 2007 CREDIT CARD				5,300
7974 BANK OF AMERICA PO BOX 15726 WILMINGTON, DE 19886-5726	W	OCTOBER 2006 CREDIT CARD				14,500.00
0778 BANK OF AMERICA PO BOX 15726 WILMINGTON, DE 19886-5726	W	MAY 2005 CREDIT CARD				17,100.00
5281 BLOOMINGDALE PO BOX 183083 COLUMBUS, OH 43218-3083	W	JUNE 2007 CREDIT CARD				3,900.00
Subtotal						\$52,847.25
Total (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						

Sheet no. 2 of 4 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

In Re: ANIEL, FERMIN &amp; ERLINDA

Case No.

09-30452

**Debtor**

(if known)

Creditor's Name and Mailing Address Including Zip Code, and Account Number	Code Debtor Husband, Wife, Joint, or Community	Date Claim was Incurred and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
1541 UNITED MILEAGE PLUS PO BOX 94014 PALATINE, IL 60094-4014	W	NOVEMBER 2005 CREDIT CARD				5,800.00
4447 CITI BUSINESSCARD PO BOX 6408 THE LAKE, NV 88901-8408	W	NOVEMBER 2007 CREDIT CARD				11,000.00
2181 BAILEY BANK & BIDDLE PROCESSING CENTER DES MOINES, IA 50364-0001	W	JUNE 2003 CREDIT CARD				6,200.00
5281 BLOOMINGDALE PO BOX 18303 COLUMBUS, OH 43218-3083	W	DECEMBER 2005 CREDIT CARD				4,300.00
4239 SAKS FIFTH PO BOX 60151 CITY OF INDUSTRY , CA 91716-0151	W	JULY 2007 CREDIT CARD				1,400.00
2487 SAKS FIFTH VISA PO BOX 60102 CITY OF INDUSTRY, CA 9176-0100	W	JULY 2007 CREDIT CARD				5,600.00
Account Number: MACY'S PO BOX 6938 THE LAKE, NV 88901-6938	W	MARCH 2004 CREDIT CARD				2,300.00
Subtotal						\$36,600.00
Total (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						

Sheet no. 3 of 4 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

In Re: ANIEL, FERMIN &amp; ERLINDA

Case No. 09-30452

**Debtor**

(if known)

Creditor's Name and Mailing Address Including Zip Code, and Account Number	Code Debtor Husband, Wife, Joint, or Community	Date Claim was Incurred and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
7700 DISCOVER CARD PO BOX 15316 WILLMINGTON, DELAWARE 19850	H	JANUARY 1995 CREDIT CARD				5,620.00
Account Number: 9028 WASHINGTON MUTUAL PO BOX 660487 DALLAS, TX 75266-0487	W	JUNE 1999 CREDIT CARD				4,382.00
Account Number:						
Account Number:						
Account Number:						
Account Number:						
Account Number:						
Account Number:						
Subtotal						\$10,002.00
Total (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						\$242,882.25

Sheet no. 4 of 4 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

In Re: ANIEL, FERMIN &amp; ERLINDA

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Case No.

09-30452

Debtor

(if known)

**AMENDED  
SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

Name and Mailing Address of Codebtor	Name and Mailing Address of Creditor
MARC JASON ANIEL 75 TOBIN CLARK DRIVE HILLBOROUGH, CA 94010	AMHSI P.O. BOX 631730 IRVING, TX 75063-1730  NATIONAL CITY L007180 PO BOX 94991-44101 CLEVELAND, OHIO 08981
RAUL ESTIVA & CORZON ESTIVA 2 ULLOA STREET SAN FRANCISCO, CA 94107	GMAC 3451 HAMMOND AVE WATTERLOO, IA 59704  NATIONAL CITY L007180 PO BOX 94991-44101 CLEVELAND, OHIO 08981  LITTON LOAN SERVING 4828 LOOP CENTRAL DRIVE HOUSTON, TX 77081  BANK OF AMERICA 4161 PIEDMONT PARKWAY GREENSBOROUGH, NC 27410

In Re: ANIEL, FERMIN &amp; ERLINDA

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Case No.

09-30452

Debtor

(if known)

## AMENDED

### SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	7,503.00
a. Are real estate taxes included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
b. Is property insurance included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
2. Utilities: a. Electricity and heating fuel	\$	549.00
b. Water and sewer	\$	239.00
c. Telephone	\$	167.00
d. Other GARBAGE	\$	65.00
3. Home maintenance (repairs and upkeep)	\$	545.00
4. Food	\$	1,000.00
5. Clothing	\$	0
6. Laundry and dry cleaning	\$	30.00
7. Medical and dental expenses	\$	50.00
8. Transportation (not including car payments)	\$	100.00
9. Recreation, clubs and entertainment, newspapers, magazines	\$	50.00
10. Charitable contributions	\$	0
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renters	\$	400.00
b. Life	\$	180.00
c. Health	\$	243.00
d. Auto	\$	200.00
e. Other	\$	
12. Taxes (not deducted from wages or included in home mortgage payments)	\$	
Specify:		
13. Installment payments: (In chapter 11, 12 or 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	837.00
b. Other	\$	
c. Other	\$	
14. Alimony, maintenance, and support paid to others	\$	
15. Payments for support of additional dependents not living at your home	\$	2,000.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	100.00
17. Other	\$	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17.)	\$	14,258.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: INCREASED EXPENSES WHEN SON WENT ABROAD TO STUDY		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	19,691.07
b. Average monthly expenses from Line 18 above	\$	12,968.00
c. Monthly net income (a. minus b.)	\$	6,723.07

## FORM 7. STATEMENT OF FINANCIAL AFFAIRS

## UNITED STATES BANKRUPTCY COURT

In Re: ANIEL, FERMIN & ERLINDA  
**Debtor**

Case No. 09-30452  
 (if known)

## STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfer and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. **If the answer to an applicable question is "None", mark the box labeled "None".** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

## DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

None ☐ **1. Income from employment or operation of business**

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Amount	Source
57,660.00	2008 - POSTAL SERVICE
7,284.00	2008 - SOCIAL SECURITY DISABILITY
63,000.00	2007- POSTAL SERVICE
7,116.00	2007 - SOCIAL SECURITY DISABILITY
62,795.47	2006 - POSTAL SERVICE
6,888.00	2006 - SOCIAL SECURITY DISABILITY

## 2. Income other than from employment or operation of business

- None ☐ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Amount	Source
47,994.00	YEAR 2007 ADMINISTRATIVE FEES
272,538.00	YEAR 2006 ADMINISTRATIVE FEES
7500.00	YEAR 2008 ADMINISTRATIVE FEES

## 3. Payments to creditors

- None ☐ a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, [except for a debt on account of a domestic support obligation,] made within 90 days immediately preceding the commencement of this case. Indicate with an \* any payments that were made to the creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor	Dates of Payments	Amount Paid	Amount Still Owing
CHEVRON	2/1/09	394.00	0
OSH	2/1/09	100.00	505.00
NEIMAN MARCUS	2/1/09	115.00	2,000.00

- None ☐ b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor	Dates of Payments/ Transfers	Amount Paid or Value of Transfers	Amount Still Owing
ZENAIDA FLORES C/O PROPERTY SERVICES 1499 BALTIMORE HIWAY 126 BURLINGAME, CA 94010	2/1/09	950.00	245,000.00

None ☒ c. All debtors: List all payment made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor and Relationship to Debtor	Date of Payment	Amount Paid	Amount Still Owing
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**4. Suits and administrative proceedings, executions, garnishments and attachments**

None ☒ a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Caption of Suit and Case Number	Nature of Proceeding	Court or Agency and Location	Status or Disposition
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12-12020-mg Doc 8237-15 Filed 03/05/15 Entered 03/05/15 12:55:52 Exhibit K  
 None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person for Whose Benefit Property was Seized	Date of Seizure	Description and Value of Property
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**5. Repossessions, foreclosures and returns**

None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller	Date of Repossession, Foreclosure Sale, Transfer or Return	Description and Value of Property
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6. Assignments and Receiverships

- None ☒ a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address  
of Assignee

Date of  
Assignment

Terms of Assignment  
or Settlement

- None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address  
of Custodian

Name and Location of Court  
Case Title & Number

Date of Order

Description and  
Value of Property

None ☒ List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person or Organization	Relationship to Debtor, if any	Date of Gift	Description and Value of Gift
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### 8. Losses

None ☒ List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description and Value of Property	Description of Circumstances and, if Loss was Covered in Whole or in Part by Insurance, Give Particulars.	Date of Loss
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### 9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

Name and Address of Payee	Date of Payment, Name of Payor if other than Debtor	Amount of Money or Description and Value of Property
ATTY. SYDNEY JAY HALL	10/1/2008	\$1,000.00
1308 BAYSHORE HIGHWAY, STE 200	02/1/2009	\$1,000.00
BURLINGAME, CA 94010		
MILLER LAW GROUP	02/07/2009	\$1,500.00
260 SHERIDAN AVE #208	03/2009	\$2,800.00
PALO ALTO, CA 94309		

- None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Transferree, Relationship to Debtor	Date	Describe Property Transferred and Value Received
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- None ☒ b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

Name of Trust or Other Device	Date(s) of Transfer(s)	Amount of Money or Description and Value of Property or Debtor's Interest in Property
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#### 11. Closed financial accounts

- None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Institution	Type of Account, Last Four Digits of Account Number, and Amount of Final Balance	Amount and Date of Sale or Closing
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None ☐ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Bank or Other Depository	Names and Addresses of those with Access to Box or Depository	Description of Contents	Date of Transfer or Surrender, if any
CITIBANK	MARC JASON DANIEL FERMIN ANIEL	IMPORTANT DOCUMENTS PERSONAL EFFECT	N/A

### 13. Setoffs

None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor	Date of Setoff	Amount of Setoff
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### 14. Property held for another person

None ☐ List all property owned by another person that the debtor holds or controls.

Name and Address of Owner	Description and Value of Property	Location of Property
CORAZON ESTIVA RAUL ESTIVA #2 ULLOA ST. SAN FRANCISCO, CA 94127	740,000.00 1,300,000.00	1881 EARL AVE SAN BRUNO CA, 94066 801 FOOTHILL DRIVE SAN MATEO CA, 94402
MARC JASON ANIEL 75 TOBIAN CLARK DR HILLSBOROUGH, CA 94010	510,000.00	418 PERSIA AVENUE SAN FRANCISCO, CA 94112

**15. Prior address of debtor**

None ☐ If the debtor has moved within the three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

Address	Name Used	Dates of Occupancy
1061 SYCAMORE DRIVE MILLBRAE CA 94030		MAY 2003
75 TOBIN CLARK HILLSBOROUGH CA 94010		JUNE 2005 - PRESENT

**16. Spouses and former spouses**

None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

Name

**17. Environmental information**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

- None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

Site Name and Address	Name and Address of Governmental Unit	Date of Notice	Environmental Law
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- None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

Site Name and Address	Name and Address of Governmental Unit	Date of Notice	Environmental Law
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- None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

Name and Address of Governmental Unit	Docket Number	Status or Disposition
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**18. Nature, location and name of business**

None ☒ a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was a self-employed in a trade, profession, or other activity either full- or part-time within the six-years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

Name, Address, Last Four Digits of Soc. Sec. No.  
Complete EIN or Other Taxpayer I.D. No.

Nature of Business

Beginning and  
Ending Dates

None ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

Name

Address

Case Number: \_\_\_\_\_  
 (If known)

**AMENDED**  
**CHAPTER 11 STATEMENT OF CURRENT MONTHLY INCOME**

In addition to Schedule I and J, this statement must be completed by every individual Chapter 11 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

Part I. CALCULATION OF CURRENT MONTHLY INCOME					
1	<b>Marital/filing status.</b> Check the box that applies and complete the balance of this part of this statement as directed. a. <input type="checkbox"/> Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10. b. <input type="checkbox"/> Married, not filing jointly. Complete only Column A ("Debtor's Income") for Lines 2-10. c. <input checked="" type="checkbox"/> Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10.  All figures must reflect average monthly income for the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If you received different amounts of income during these six months, you must total the amounts received during the six months, divide this total by six, and enter the result on the appropriate line.			<b>Column A</b> <b>Debtor's</b> <b>Income</b>	<b>Column B</b> <b>Spouse's</b> <b>Income</b>
2	Gross wages, salary, tips, bonuses, overtime, commissions.			5,000.00	642.00
3	Net income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero.			116.66	
	a.	Gross receipts	816.66		
	b.	Ordinary and necessary business expenses	700.00		
	c.	Business income	Subtract Line b from Line a		
4	Net rental and other real property income. Subtract Line b from Line a and enter the difference on Line 4. Do not enter a number less than zero.			15,150.00	
	a.	Gross receipts	15,650.00		
	b.	Ordinary and necessary operating expenses	500.00		
	c.	Rent and other real property income	Subtract Line b from Line a		
5	Interests, dividends, and royalties.			35.00	
6	Pension and retirement income.				
7	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse if Column B is completed.				
8	Unemployment compensation. Enter the amount in Column A and, if applicable, Column B. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:				
	Unemployment compensation claimed to be a benefit under the Social Security Act		Debtor	Spouse	

9	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.								
	<table border="1"> <tr> <td>a.</td> <td></td> <td></td> </tr> <tr> <td>b.</td> <td></td> <td></td> </tr> </table>	a.			b.				
a.									
b.									
10	Subtotal of current monthly income. Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s).	20,301.66	642.00						
11	Total current monthly income. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.	20,943.66							

### Part II: VERIFICATION

12	<p>I declare under penalty of perjury that the information provided in this statement is true and correct. (If this is a joint case, both debtors must sign.)</p> <p>Date: <u>March 3, 2009</u> Signature: <u>/s/ Fermin A. Aniel</u></p> <p>Date: <u>March 3, 2009</u> Signature: <u>/s/ Erlinda Aniel</u></p>	
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**UNITED STATES BANKRUPTCY COURT**

In Re:           ANIEL, FERMIN & ERLINDA            
**Debtor**

Case No. 09-30452  
(if known)

## VERIFICATION OF CREDITOR MATRIX

The above named debtor(s), or debtor's attorney if applicable, do hereby certify under penalty of perjury that the attached Master Mailing List of creditors, consisting of 3 sheet(s) is complete, correct and consistent with the debtor's schedules pursuant to Local Bankruptcy Rules and I/we assume all responsibility for errors and omissions.

March 3, 2009

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Date

**Signature of Attorney**

**/s/ Fermin A. Aniel**  
**Signature of Debtor**

**/s/ Erlinda Aniel**  
**Signature of Joint Debtor**

**Signature of Authorized Individual**

**UNITED STATES BANKRUPTCY COURT**

In Re:           ANIEL, FERMIN & ERLINDA           Case No.           09-30452            
**Debtor** (if known)

**VERIFICATION OF MAILING LIST**

The Debtor(s) certifies that the attached mailing list (only one option may be selected per form):

- ☐ is the first mail matrix in this case.  
☒ adds entities not listed on previously filed mailing list(s).  
☐ changes or corrects name(s) and address(es) on previously filed mailing list(s).  
☐ deletes name(s) and address(es) on previously filed mailing list(s).

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct.

          March 3, 2009          

Date

          /S/ SYDNEY JAY HALL          

          /s/ Fermin A. Aniel          

Signature of Debtor

          /s/ Erlinda Aniel          

Signature of Joint Debtor

# UNITED STATES BANKRUPTCY COURT

In Re: ANIEL, FERMIN & ERLINDA  
**Debtor**

Case No. 09-30452  
(if known)

Chapter 11

## LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Following is the list of the debtor's creditors holding the 20 largest unsecured claims. The list is prepared in accordance with Fed. R. Bankr. P. 1007(d) for filing in this chapter 11 [or chapter 9] case. The list does not include (1) persons who come within the definition of "insider" set forth in 11 U.S.C. 101, or (2) secured creditors unless the value of the collateral is such that the unsecured deficiency places the creditor among the holders of the 20 largest unsecured claims. If a minor child is one of the creditors holding the 20 largest unsecured claims, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

	(1) Name of creditor and complete mailing address including zip code	(2) Name, telephone number and complete mailing address, including zip code of employee, agent, or department of creditor familiar with claim who may be contacted.	(3) Nature of claim (trade debt, bank loan, government contract, etc.)	(4) Indicate if claim is contingent, unliquidated, disputed or subject to setoff.	(5) Amount of claim [if secured also state value of security]
1	CITIBANK PO BOX 183113 COLUMBUS, OHIO 43218-3113				\$33,000.00
2	BANK OF AMERICA PO BOX 15102 WILMINGTON, DE 19886-5102				\$32,000.00
3	PATELCO 156 SECOND STREET SAN FRANCISCO, CA 94105				\$20,316.00
4	BANK OF AMERICA PO BOX 15726 WILMINGTON, DE 19886-5726				17,100.00

	(1) Name of creditor and complete mailing address including zip code	(2) Name, telephone number and complete mailing address, including zip code of employee, agent, or department of creditor familiar with claim who may be contacted.	(3) Nature of claim (trade debt, bank loan, government contract, etc.)	(4) Indicate if claim is contingent, unliquidated, disputed or subject to setoff.	(5) Amount of claim [if secured also state value of security]
5	BANK OF AMERICA PO BOX 15102 WILMINGTON, DE 19886-5102				16,500.00
6	BANK OF AMERICA PO BOX 15726 WILMINGTON, DE 19886-5726				14,500.00
7	CITI BUSINESSCARD PO BOX 6408 THE LAKE, NV 88901-8408				11,000.00
8	WASHINGTON MUTUAL PO BOX 660487 DALLAS, TX 75266-0487				10,500.00
9	CHASE - UNITED MILEAGE PO BOX 15298 WILMINGTON, DE 19850-5298				\$10,283.00
10	HOME DEPOT PO BOX 6028 THE LAKE, NV 89901-6028				6,400.00
11	BAILEY BANK & BIDDLE PROCESSING CENTER DES MOINES, IA 50364-0001				6,200.00
12	UNITED MILEAGE PLUS PO BOX 94014 PALATINE, IL 60094-4014				5,800.00

	(1) Name of creditor and complete mailing address including zip code	(2) Name, telephone number and complete mailing address, including zip code of employee, agent, or department of creditor familiar with claim who may be contacted.	(3) Nature of claim (trade debt, bank loan, government contract, etc.)	(4) Indicate if claim is contingent, unliquidated, disputed or subject to setoff.	(5) Amount of claim [if secured also state value of security]
13	SAKS FIFTH VISA PO BOX 60102 CITY OF INDUSTRY, CA 9176-0100				5,600.00
14	CITICARDS PO BOX 6406 THE LAKE , NV 88901-6406				5,300
15	NEIMAN MARCUS PO BOX 729080 TEXAS 75372-9080				\$5,277.00
16	MARRIOT REWARD -CHASE PO BOX 15123 WILMINGTON, DE 19850-5123				\$5,000.00
17	BLOOMINGDALE PO BOX 18303 COLUMBUS, OH 43218-3083				4,300.00
18	BLOOMINGDALE'S VISA PO BOX 689194 DES MOINES,IA 50368-9194				4,040.00
19	WASHINGTON MUTUAL PO BOX 660433 DALLAS, TX 752660433				4,007.25
20	LOWE'S PO BOX 530914 ATLANTA, GA 30353-0914				4,000.00

**DECLARATION UNDER PENALTY OF PERJURY  
ON BEHALF OF A CORPORATION**

I, the undersigned authorized agent of the corporation named as the Debtor  
in this case, declare under penalty of perjury that I have read the foregoing "List of  
Creditors Holding 20 Largest Unsecured Claims" and that it is true and correct to the best  
of my knowledge, information and belief.

\_\_\_\_\_  
Date

X \_\_\_\_\_  
Signature of Authorized Individual  
  
\_\_\_\_\_  
Printed Name and Title

